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This listing of claims will replace all prior versions, and listings, of claims in the application:

## LISTING OF CLAIMS

1. (currently amended) A method for providing a communication medium over a wide area network, including the Internet, for the primary purpose of providing a financial modeling and counseling system comprising:

providing financial modeling, wherein the financial modeling includes a profile of a user; directly providing to the user automated customized financial coaching in a web-based environment based on the financial modeling and reflecting the profile, wherein the customized financial coaching includes suggestions for changes to a current financial portfolio of the user, wherein the suggestions are presented in a natural language format, and wherein the suggestions include financial products and recommended securities for the user to purchase;

displaying to the user a plurality of communication options with a live financial advisor in said web-based environment;

enabling a communication medium between said user and the live financial advisor based on the user selected communication option whereby said live financial advisor may provide live financial coaching such that said user is assisted in achieving financial goals and optimizing long-term goals; and

establishing a communication between said user and said live financial advisor transmitting streaming live video or still video clips upon the user's selection.

2. (currently amended) The method of claim 1 further comprising:  
establishing an electronic mail communication between said user and said live financial advisor utilizing the Internet upon said user's selection of the electronic mail option.
3. (currently amended) The method of claim 1 further comprising:  
establishing an online chat communication between said user and said live financial advisor utilizing the Internet upon the user's selection of the online chat option.

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4. (currently amended) The method of claim 1 further comprising:  
establishing a voice communication between said user and said live financial advisor  
transmitting streaming live audio using said Internet upon the user's selection of  
the voice option.
5. (currently amended) The method of claim 1 further comprising:  
establishing a voice communication between said user and said live financial advisor  
using the telephone and utilizing the Internet upon the user's selection of the talk  
option.
6. (canceled)
7. (canceled)
8. (canceled)
9. (currently amended) A communication system over a wide area network, including the  
Internet, for the primary purpose of providing a financial modeling and counseling system  
comprising:  
an automated coaching engine providing financial coaching and financial modeling  
directly to a user in a web-based environment coupled to the Internet, wherein the  
financial coaching is based on the financial modeling, wherein the financial  
coaching includes suggestions for changes to a current financial portfolio of the  
user, wherein the suggestions are presented in a natural language format, and  
wherein the suggestions include financial products and recommended securities  
for the user to purchase;  
a web server providing a variety of communication options the user, coupled to the  
Internet;  
a communication center coupled to the Internet, enabling said user to communicate with a  
live financial advisor using a communication medium selected by the user

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whereby said live financial advisor may provide financial coaching such that said user is assisted in achieving financial goals and optimizing long-term goals; and a communication means between said user and said live financial advisor transmitting streaming live video or still video clips upon the user's selection.

10. (currently amended) The system of claim 9 further comprising an electronic mail server coupled to the Internet providing electronic mail communication between the user and the live financial advisor, upon the user's selection of said electronic mail option.
11. (currently amended) The system of claim 9 further comprising:  
an electronic chat server coupled to the Internet providing live electronic chat between said user and said live financial advisor upon the user's selection of said chat option.
12. (currently amended) The system of claim 9 further comprising:  
a communication center coupled to said wide area network providing live voice communication over the Internet between the user and the live financial advisor upon the user's selection of said voice option.
13. (currently amended) The system of claim 9 further comprising:  
a communication center coupled to the Internet providing live voice communication between said user and said live financial advisor upon the user using a stand alone telephone.
14. (canceled)
15. (canceled)

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16. (currently amended) The system of claim 9 further comprising:  
a user interface coupled to the Internet providing a collaborative medium for sharing data between said user and said live financial advisor upon the selection of a communication option.
17. (currently amended) A computer program embodied on a computer readable medium for providing a communication medium over a wide area network, including the Internet, for the primary purpose of providing a financial modeling and counseling system comprising:  
code segment providing financial modeling, wherein the financial modeling includes a profile of a user;  
code segment providing directly to the user customized automated financial coaching in a web-based environment based on the financial modeling and reflecting the profile, wherein the customized financial coaching includes suggestions for changes to a current financial portfolio of the user, wherein the suggestions are presented in a natural language format, and wherein the suggestions include financial products and recommended securities for the user to purchase;  
code segment displaying to the user a plurality of communication options with a live financial advisor in the web-based environment;  
code segment enabling a communication medium between said user and the live financial advisor based on the user selected communication option whereby said live financial advisor may provide live financial coaching whereby said user is assisted in achieving financial goals and optimizing long-term goals; and  
code segment establishing communication between said user and said live financial advisor transmitting streaming live video or still video clips upon the user's selection.
18. (currently amended) The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a voice communication between said user and said live financial advisor transmitting streaming live audio using the Internet upon the user's selection of the voice option.

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19. (canceled)

20. (canceled)

21. (currently amended) The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a voice communication between said user and said live financial advisor using the telephone and utilizing the network upon the user's selection of the talk option.

22. (canceled)

23. (canceled)

24. (currently amended) The computer program embodied on a computer readable medium of claim 17 further comprising code segment providing a collaborative medium for sharing data between said user and said live financial advisor upon the selection of a communication option.